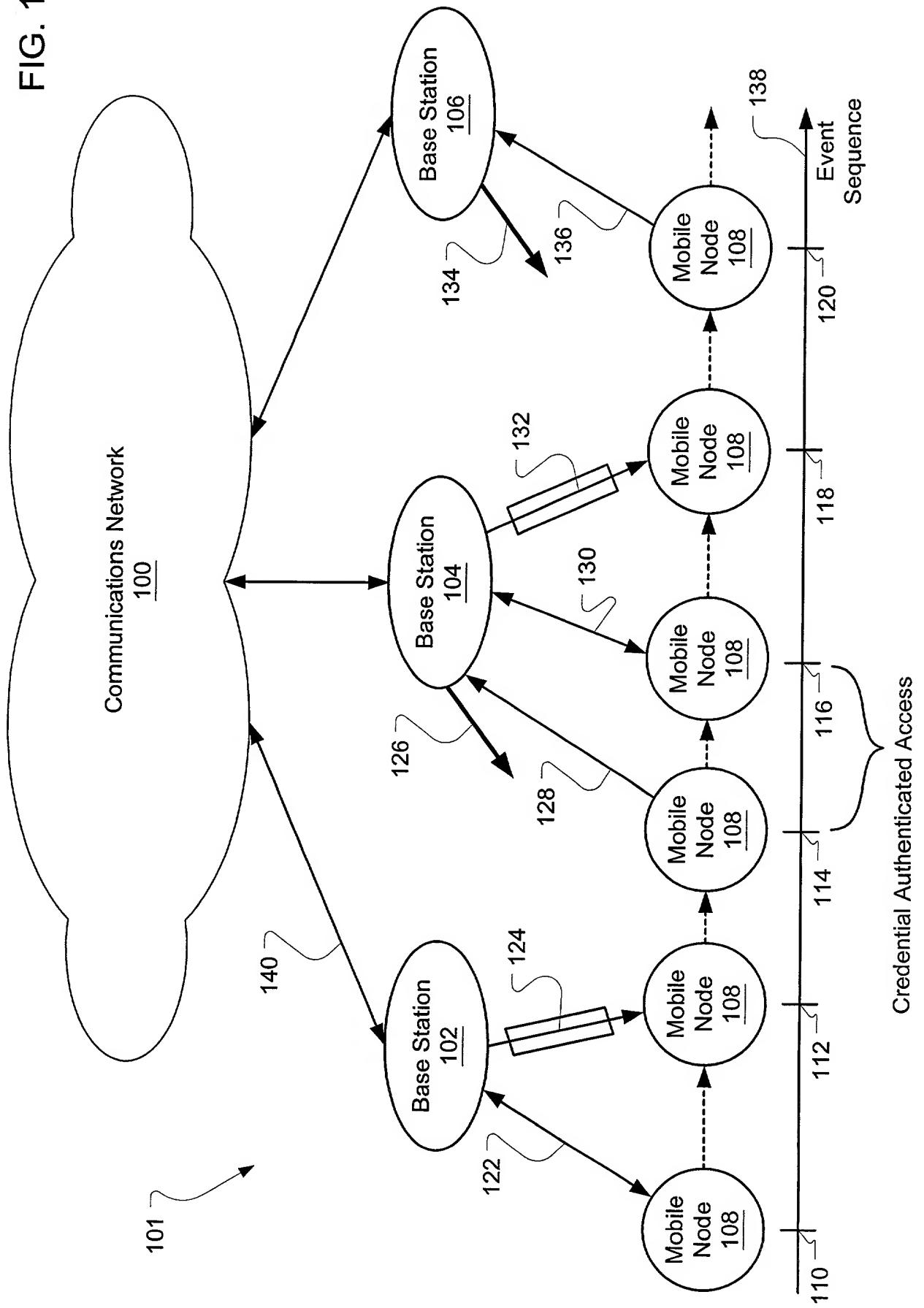


FIG. 1



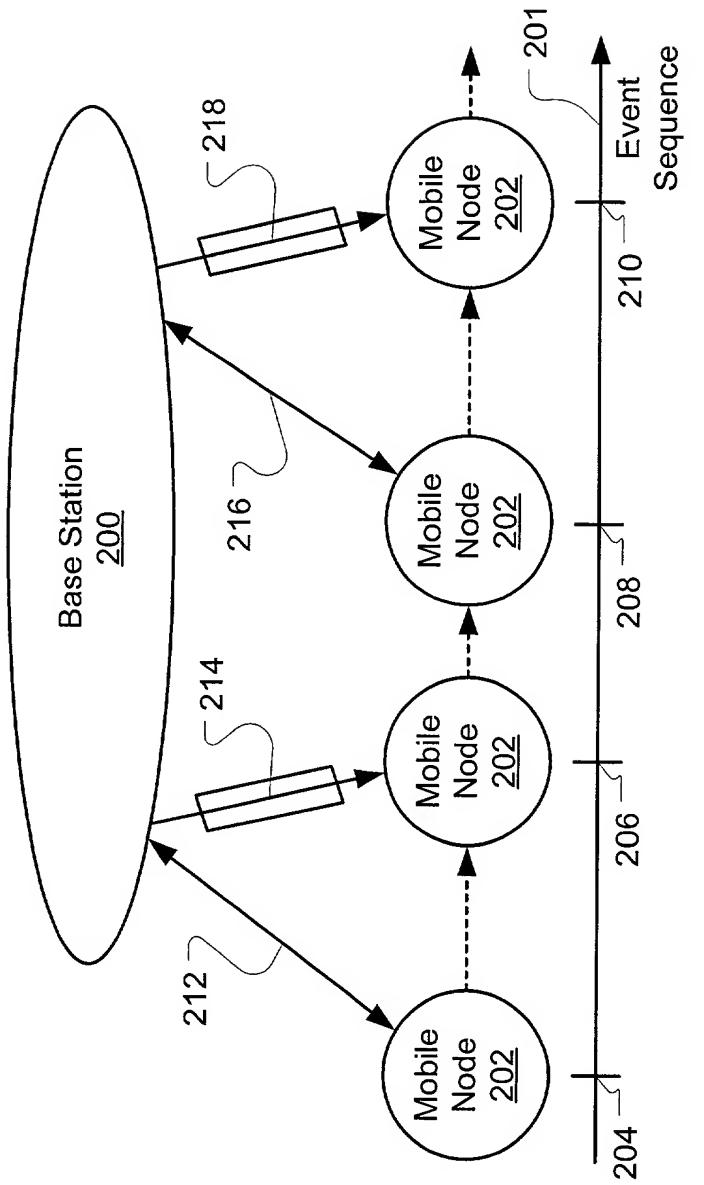


FIG. 2

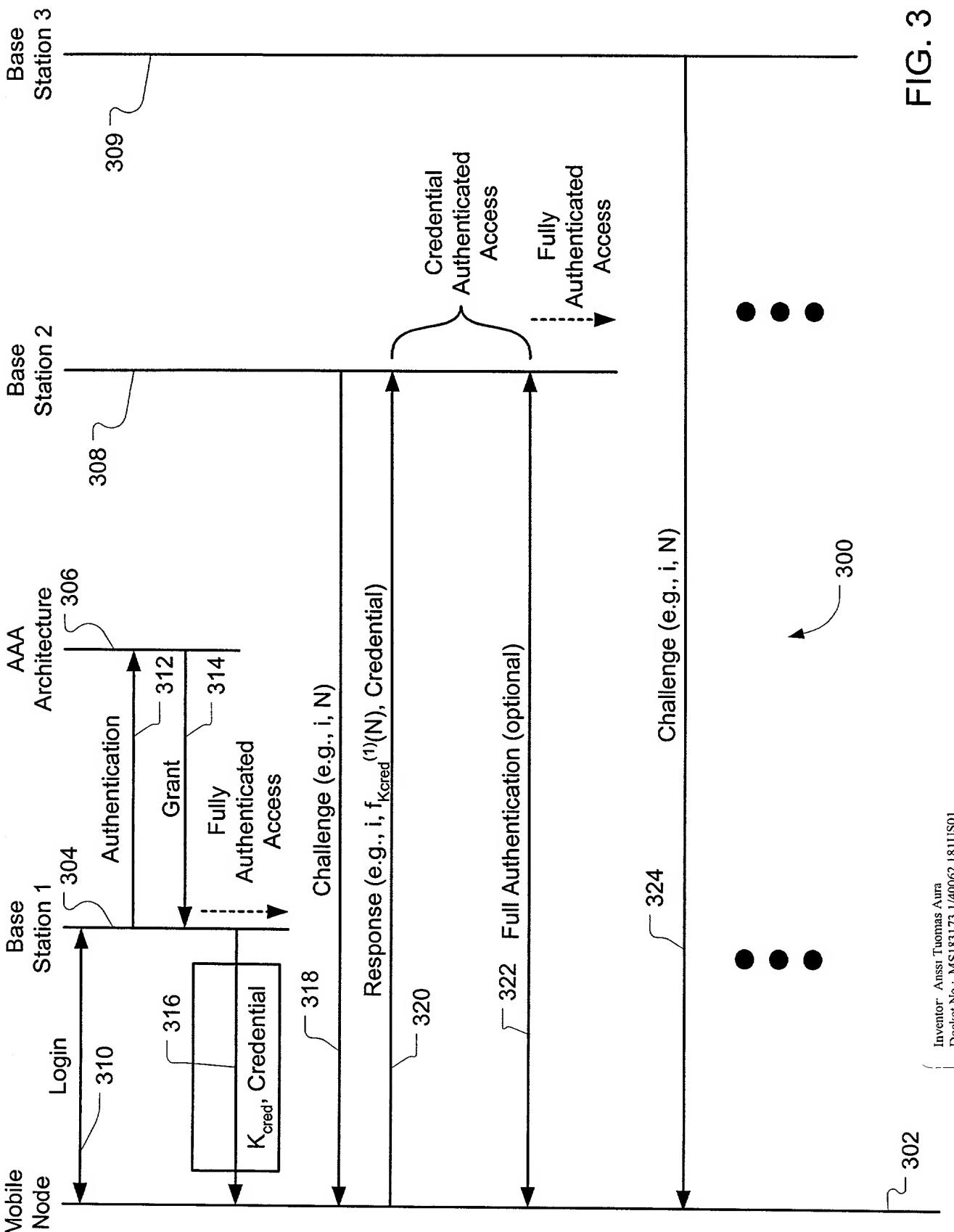


FIG. 3

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 Docket No.: MS183173.1/40062, 181US01
 Title: MOBILE AUTHENTICATION SYSTEM WITH REDUCED AUTHENTICATION
 DELAY
 Attorney Name: Richard J. Holzer, Jr.
 Phone No.: 303.357.1637
 Sheet 3 of 4

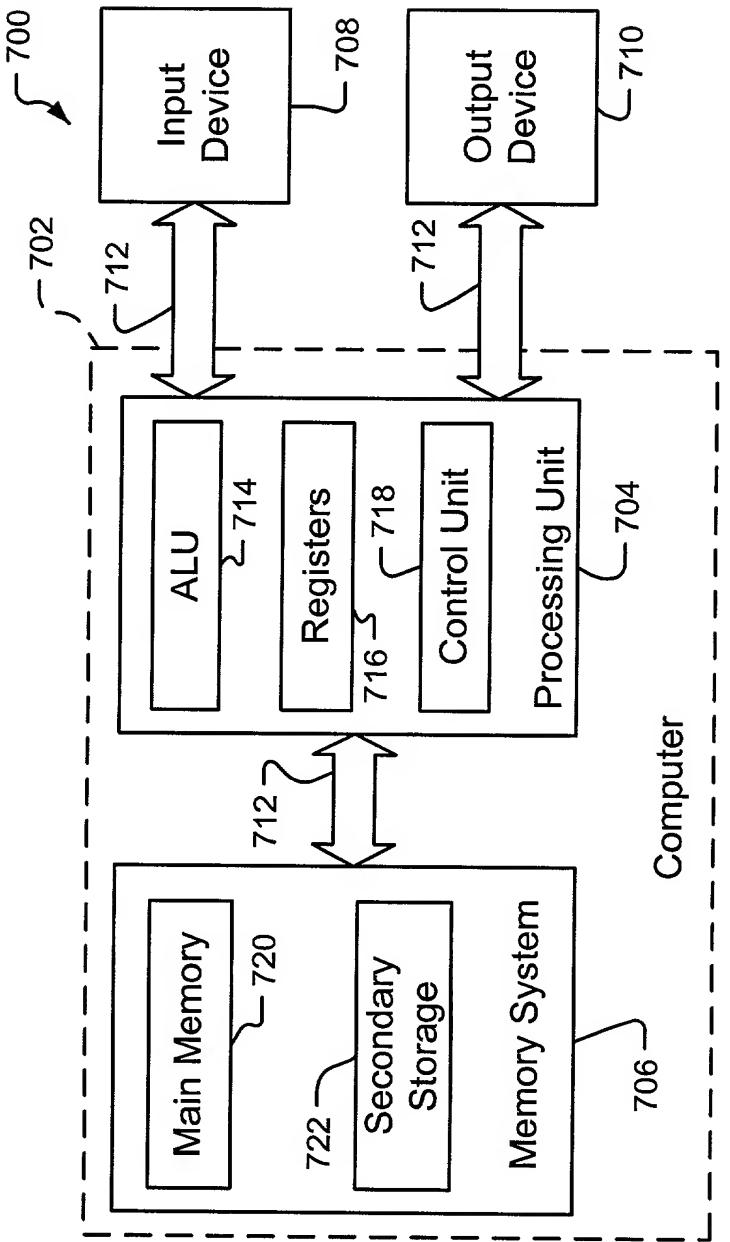


FIG. 4